



# Investment in Affordable Housing for Ontario **Program Guidelines**

August 2011





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## **INTRODUCTION**

The Investment in Affordable Housing for Ontario program (IAH) will provide \$480.6 million in federal and provincial funding for the creation and repair of affordable housing over four years.

The IAH will provide increased flexibility, with accountability, to municipal Service Managers (SM), housing proponents, and other housing partners to deliver affordable housing in their communities.

### **Scope of the Guidelines**

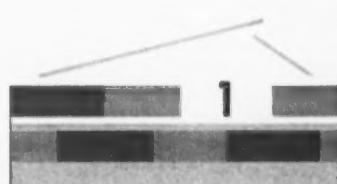
These Guidelines describe the various components of the IAH program and outline the program's requirements. These Guidelines are to be treated as an interim version, designed to provide SMs with the ability to participate and request funding for Year 1 and to assist with planning for Years 2 to 4.

The ministry recognizes that adjustments or enhancements to the program's design may be necessary as a result of SM feedback and consultations. As such, the Guidelines may be updated on an as needed basis. Significant adjustments or enhancements to the Guidelines will be communicated to SMs.

### **Program Objectives**

Building on the principles of Ontario's Long-Term Affordable Housing Strategy (LTAHS), the IAH continues the success of the Canada-Ontario Affordable Housing Program (AHP) and has the following key objectives:

- Improve access to affordable housing that is safe, sound, suitable, and sustainable for households across Ontario.
- Provide SMs and housing proponents with the flexibility to meet local needs and priorities.
- Offer funding for an array of housing options that address affordable housing needs across the housing continuum.
- Incorporate energy efficiency requirements and accessibility into affordable housing units and building design.
- Provide SMs with the flexibility to design strategies to alleviate homelessness and help move households in their communities along the housing continuum.



## Funding Allocations

The IAH is a four-year program that will end on March 31, 2015. Year 1 (2011-12) is a transitional year. The full program will be delivered in Years 2 to 4 (2012-13 to 2014-15).

SMs will be provided with a three-year (2012-13 to 2014-15) notional funding allocation for their SM area that is based on the SM's share of the province's households and the number of households in core need for the SM area.

Each SM's notional allocation is broken down by fiscal year. Similar to the AHP Extension (2009), funding allocations are on a 'use it or lose it' basis. Funds that are not committed\* by the required timelines will lapse as there is no possibility of re-profiling between fiscal years.

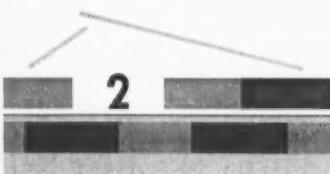
There is no allocation for Year 1. Allocations for Years 2 to 4 must be committed by December 31st of each fiscal year. The ministry reserves the right to re-allocate any funding allocated to SMs that is not committed by the required deadlines for each year.

\*Committed is defined as the SM entering into a funding agreement with a proponent, client, landlord. Funding agreements are specific to each program component:

- Rental – Contribution Agreement
- Homeownership – Agreement of Purchase and Sale, Confirmation of purchaser and unit eligibility
- Northern Repair – Project Information Form, Confirmation of Security, Letter of Agreement or Funding Agreement, as required
- Ontario Renovates – Project Information Form, Confirmation of Security, Letter of Agreement or Funding Agreement, as required
- Rent Supplement – Landlord Agreements, Agreements with delivery agencies (if applicable)
- Housing Allowance – Client Applications, Agreements with delivery agencies (if applicable)

### Year 1 (2011-12) – Transitional Year

Year 1 of the IAH program is designed as a transitional year. A maximum of \$47.5 million in IAH funding is available to be approved for Year 1.



Instead of providing a specific allocation for this year, SMs who have the capacity to commit funds in Year 1 are encouraged to bring forward funding from their overall total notional allocation to be used in this year.

SMs that elect to participate in Year 1 must complete a business case for the first year outlining how their funds will be used. The business case must describe:

- the amount of funding requested
- how the funding will be used, including which components the SM will deliver in this year
- the reasons why funding is needed in Year 1 – i.e. housing need, construction-ready projects, etc
- expected outcomes for the requested funding – i.e. number of units built/repaired, number of households assisted, specific target client groups
- completed Project Information Forms (PIF), where possible, for projects that will be funded in Year 1

Due to the transitional nature of Year 1, PIFs will not be completed in AIMS, but the data will be uploaded into AIMS by the ministry at a later date. SMs should contact their regional Municipal Services Office Team Lead ([Appendix A](#)) to obtain the appropriate form of PIF for Year 1.

SMs should submit business cases to the ministry starting August 15, 2011. Business cases do not require Council approval. Approval by a Chief Administration Officer (CAO) is sufficient.

The ministry will review business cases and will approve Year 1 funding based on the following criteria: construction-readiness for rental projects, urgency of housing need, and availability of funding.

Requests for funding that meet the above criteria will be approved until the maximum Year 1 funding amount of \$47.5 million is reached.

SMs who receive funding approval for Year 1 will have their annual allocations for Years 2 to 4 adjusted to reflect their remaining balance. SMs cannot exceed their overall total notional allocation when requesting to bring forward funds for Year 1.

SMs who elect to use all of their three-year notional allocation in Year 1 will receive no further funding allocations from the ministry for Years 2 to 4.

The ministry reserves the right to adjust each SM's annual funding allocation if the maximum Year 1 funding amount is not reached by December 31, 2011.

Any remaining Year 1 balance will be pooled together and distributed in January 2012 to construction-ready projects or other available components to ensure that all Year 1 funds are utilized.

### Program Delivery and Fiscal Plan

SMs are required to develop and submit a Program Delivery and Fiscal Plan (PDFP) that will outline how their annual funding allocations will be used over the four-year life of the program.

PDFPs are required for Years 2 to 4. They must be Council-approved and must be completed, submitted and approved by the ministry prior to receiving any IAH funding for Years 2 to 4.

PDFPs are not required for Year 1 as funding approvals for this transitional year will be based on SM business cases. However, SMs that receive funding in Year 1 should include that approved funding amount when completing their PDFPs for Years 2 to 4.

The PDFP is intended to be a concise document that identifies:

- the IAH components that the SM will deliver in each year of the program
- the number of units that are expected to be developed under the selected components in each year of the program
- the number of households that are expected to be assisted under the selected components in each year of the program
- the client groups that will be targeted under the selected components
- the amount of funding from each year's funding allocation that will be used for the selected components
- the amount of funding projected to be committed quarterly under the selected components
- the amount of funding from each year's funding allocation that will be used for administration fees

The PDFP will also confirm the SM's commitment to using their total notional funding allocation over the life of the program. The ministry will be using the PDFPs to track each SM's progress against their allocation and will use this information to report back on outcomes to the province and Canada Mortgage and Housing Corporation (CMHC).

SMs will recommend project proposals and/or confirm household take-up for each fiscal year to the ministry based on their PDFP.

SMs are required to update their PDFPs on a quarterly basis. Updates will include the SM's progress against their annual funding allocation and planned commitments.

PDFPs must be submitted to the ministry for approval no later than February 28, 2012.

A template for the PDFP can be found in [Appendix B](#).

#### **PDFPs and SM Local Housing and Homelessness Plans**

As part of Ontario's Long-Term Affordable Housing Strategy (LTAHS), the province introduced the *Housing Services Act, 2011* aimed at putting people first; creating strong partnerships; supporting affordable options; and accountability.

Under the Act, SMs will be required to develop local housing and homelessness plans that define and address the unique housing needs of their communities. It is expected that these local housing plans will provide an overview of each SM's strategy for creating affordable housing in their communities.

The PDFP and LTAHS local housing plans are separate but related documents. The PDFP is a program document that is specific to the IAH, is intended to outline how each SM's specific IAH funding allocation will be spent over the life of the program, and will be approved by the ministry.

The PDFP is NOT a replacement for the LTAHS local housing plan. The ministry expects that the PDFP will support the goals stated in SMs' local housing plans; however, the commitments and results stated in the PDFP will be specific to the IAH program.

#### **Re-allocation Process**

The ministry will review SMs' PDFPs in the third quarter of each provincial fiscal year (for Years 2 to 4) to determine if funding targets will be met or if re-allocation is needed.

Funding must be committed no later than December 31st of each fiscal year. Funding that is not committed by this date may be re-allocated to another SM. Any funding that is re-allocated from a SM will be deducted from that SM's total overall allocation. Similarly, any SM receiving re-allocated funding will have that funding added to their overall allocation.

#### **Administration Agreement**

SMs who wish to participate in any component of the IAH must sign an Administration Agreement (AA) with the province. The AA contains an accountability framework between the province and SMs and outlines the roles and responsibilities of the SM.

The AA outlines:

- financial provisions (i.e. administration fees, payment claims and financial accountability)
- eligibility criteria
- indemnification and repayment provisions
- risk management protocols for projects facing difficulties
- reporting, auditing and other accountability enforcement provisions

An AA is required to be signed before the SM can receive funding under any component of the IAH. AAs must be signed no later than January 31, 2012.

### Administration Fees

#### *Year 1 (2011-12) – Transitional Year*

After signing an AA with the province, SMs will receive \$100,000 in upfront administration fees in Year 1 of the IAH program. These fees will be provided to encourage and enable planning and pre-development activities.

#### *Years 2 to 4 (2012-13 to 2014-15)*

For Years 2 to 4, SMs may use up to 5% of their total three-year funding allocations to assist with the administration of the IAH in their SM areas. SMs are responsible for determining this amount per fiscal year (if applicable), identifying this amount in their PDFFPs, and providing a rationale for their amount in their PDFFPs. An example is provided below.

SMs **cannot** exceed 5% when determining their three-year administration fee amount. SMs may elect to set their administration fee amount at lower than 5% in order to provide more funding to the program components.

The ministry will be reviewing the administration fee amount when approving each SM's PDFP.

Administration fees for Years 2 to 4 will be paid to SMs at the beginning of each fiscal year as per the amounts identified in the PDFP.

**Example:**

If a SM's total three-year allocation is \$5 million, the maximum amount that can be used for administration fees over Years 2 to 4 is \$250,000 (5%). The SM can divide this amount at their discretion, based on their planned program activity.

Some options could be:

- Use it all in one year (\$250,000 in Year 2).
- Divide it up over two years (\$125,000 in Year 2 and \$125,000 in Year 3).
- Divide it up over three years (\$83,333 in Year 2, \$83,333 in Year 3, \$83,333 in Year 4).

Once the amount has been determined, it must be identified in the PDFP for the respective year. A rationale for the selected percentage must also be provided.

## Program Components

The IAH offers the following program components to SMs over the life of the program:

- Rental Housing component
- Homeownership component
- Northern Repair component (available only for Year 1)
- Rent Supplement component
- Housing Allowance component
- Ontario Renovates (Years 2 to 4)

The Northern Repair component will only be offered in Year 1 of the program. After Year 1, the ministry will introduce the Ontario Renovates component, which will encompass aspects from both the federal Residential Rehabilitation Assistance Program (RRAP) and the ministry's Northern Repair component. Details on both the Northern Repair and Ontario Renovates components are included in these guidelines.

SMs may select which components they will deliver each year using their annual allocations. Planned commitments and projected take-up for selected program components must be identified in each SM's PDFP.

Details on each component are included in these guidelines.

The IAH will also offer an Off-Reserve Aboriginal Housing component beginning in Year 2 that will be delivered in partnership with Aboriginal Funding Administrators.

## Stacking Provisions

The following stacking is allowed under IAH:

- IAH capital component funding may be combined with IAH operating component funding for the **same units**\*
  - Example: A project may receive Rental Housing funding to create five units; the SM may use Rent Supplement funding for those 5 units to provide deeper affordability.
- IAH Rent Supplement or Housing Allowance component funding may be applied to a unit having received funding under the Housing Allowance/Rent Supplement (HARS) component of the Canada-Ontario Affordable Housing Program (AHP) 2005 only if the **AHP-HARS agreement between the province and a SM is no longer in place**.
- IAH operating component funding may be applied to units built under the Off-Reserve Aboriginal Housing (Trust) Program.

\*Please note that while stacking between IAH capital and operating components is allowed, SMs will be required to report separately on the capital and operating components. Please refer to each component section for additional information on reporting.

The following stacking provisions are not allowed under IAH:

- IAH capital component funding may NOT be combined with another IAH capital component for the same units.
  - Example: A project cannot receive Rental Housing funding and Ontario Renovates/Repair funding for the **same units**.
- IAH funding (all components) may NOT be applied to units that have received previous AHP (2005) and AHP Extension (2009) funding under any capital component (Rental and Supportive, New Rental Housing, Homeownership, Northern).
- IAH funding may NOT be applied to existing social housing units.
- IAH operating component funding may NOT be combined with another IAH operating component.
  - Example: A unit receiving Rent Supplement funding cannot also have a recipient/tenant receiving Housing Allowance funding.
- IAH capital component funding may NOT be combined with Off-Reserve Aboriginal Housing (Trust) Program funding for the **same units**.

The following chart outlines the stacking provisions under the IAH:

Component	IAH					
	Rental (R)	Homeownership (HO)	Northern (NO)	Rent Supplement (RS)	Housing Allowance (HA)	Ontario Renovates (OR)
IAH Capital (R, NO, OR)	X	X	X	✓	✓	X
IAH Operating (RS, HA)	✓	X	X	X	X	X
AHP Capital (R, HO, NO)	X	X	X	X	X	X
AHP HARS	X	X	X	✓ <sup>*</sup>	✓ <sup>*</sup>	X
Off-Reserve Aboriginal Housing (Trust) Program	X	X	X	✓	✓	X
Existing social housing	X	X	X	X	X	X

\* Only allowed if the AHP (2005) HARS Agreement between the province and a SM is no longer in place.

### Duty to Consult

The province has a duty to consult and accommodate Aboriginal people where it has knowledge of the potential existence of an Aboriginal right or title and contemplates conduct that might adversely impact that right or title.

If such a duty arises in the context of making a decision to provide IAH funding, the province has an obligation to consult Aboriginal people before the decision is made.

The Housing Division of the Ministry of Municipal Affairs and Housing (MMAH) has established a protocol for assessing when a duty to consult may arise and with whom consultation may be required. Please contact your local Municipal Services Office (MSO) Team Lead if you have any questions or are uncertain if a proposed IAH project requires consultation.

### Environmental Assessment

Projects approved under the capital components of the IAH are subject to the Canadian Environmental Assessment Act (CEAA). SMs are required to check for compliance of the CEAA and provide confirmation to the ministry. Please refer to [Appendix C](#) for a CEAA checklist. CEAA compliance does not apply to the Rent Supplement and Housing Allowances components.

### Reporting

As per the SM Administration Agreement and CMHC's reporting requirements, SMs are required to report on the outcomes of the components that they elect to participate in and their financial commitments as set out in the PDPP.

IAH reporting consists of updating and submitting the PDFP with SM progress on a quarterly basis and completing reports specific to each program component as described in their respective sections.

In most cases, it is expected that component-specific reports will be completed and submitted through the ministry's Affordable Housing Information Management System (AIMS). SMs will not report through AIMS for the Rent Supplement and Housing Allowance components.

Proponents will be required to report accordingly to the SM.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement and other established program parameters.

### **Role of the Service Manager**

The ministry expects all SMs to directly deliver, or engage agencies to deliver, the components of the IAH to their local communities.

Specifically, SMs are responsible for:

- completing and updating a Program Delivery and Fiscal Plan outlining how their notional allocation will be used over the life of the program
- signing an Administration Agreement with the province
- selecting and recommending projects that are approved by their local councils
- developing application processes for the selected program components, if applicable
- signing funding agreements with housing proponents/providers/landlords
- advancing payments to proponents, housing providers, or clients based on agreed upon milestones
- monitoring projects to ensure timely completion and occupancy
- fulfilling reporting requirements as per the Administration Agreement
- adhering to indemnification provisions as per the Administration Agreement
- assisting with the resolution of projects that encounter difficulties
- participating in communication events pertaining to the IAH as per the Communications Protocol

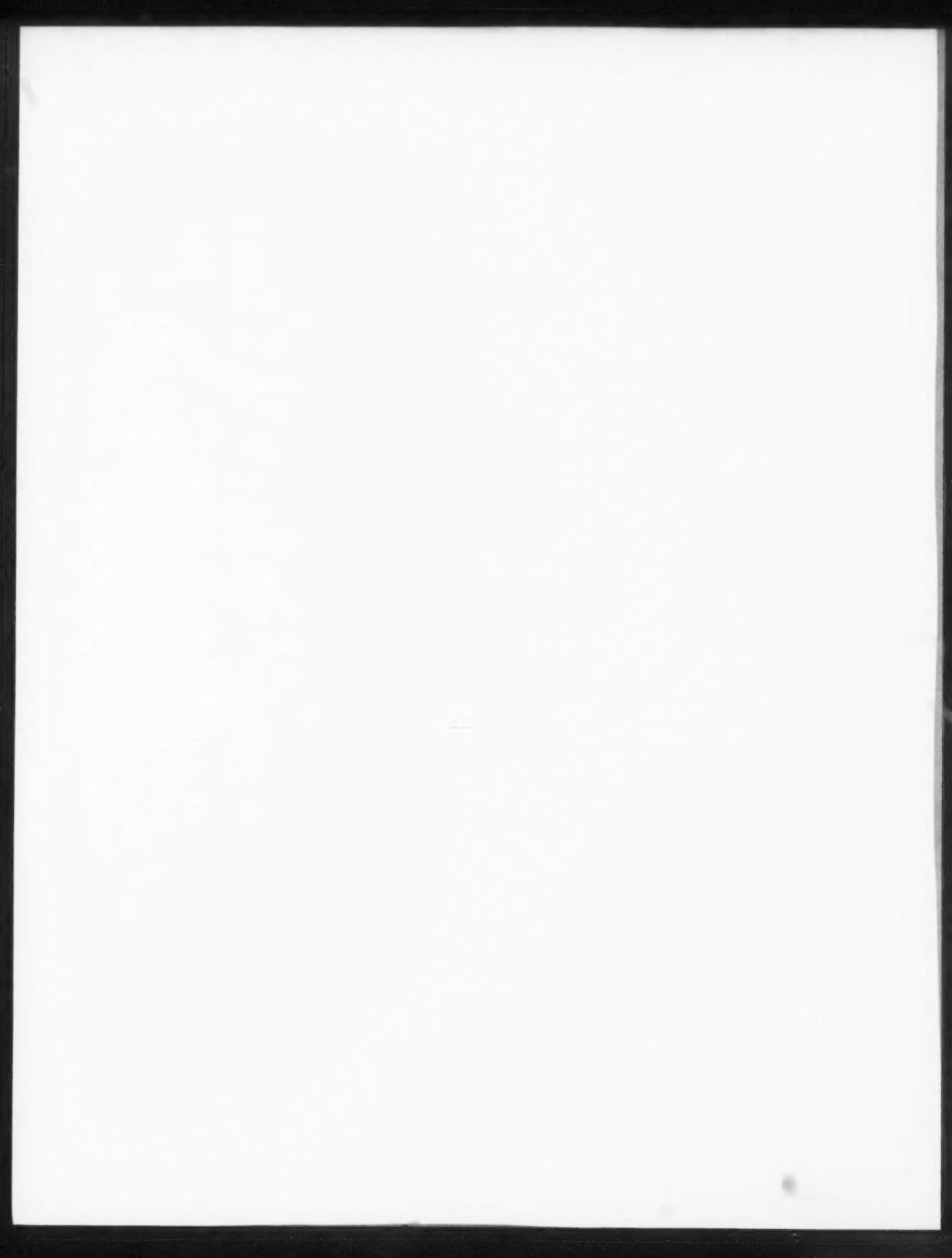
The ministry is available to assist SMs with the implementation of the IAH in their communities. SMs are encouraged to contact their regional Municipal Services Offices for more information.

## Communications Protocol

SMs participating in the IAH will agree to adhere to the CMHC-Ontario Agreement for Investment in Affordable Housing 2011-2014 communications protocol. This is to ensure open, transparent, effective and proactive communications with citizens through ongoing public information activities that recognize the contributions of each party. This approach is consistent with the guiding principles established in the Memorandum of Understanding (MOU) signed by the federal and provincial governments, the Association of Municipalities of Ontario (AMO), and the City of Toronto on August 31, 2005.

## Important Dates

Date	Description
August 15, 2011	Start date to submit business cases for funding in Year 1
January 31, 2012	Last day to enter into Administration Agreement with the province
February 28, 2012	Last day to submit PDPP for Years 2 to 4
April 1 <sup>st</sup> to September 30 <sup>th</sup> of each fiscal year	Period to submit rental housing project proposals under the Rental Housing component.
December 31 <sup>st</sup> of each fiscal year	Last day for annual funding allocations to be committed for each fiscal year. Funding not committed by this date may be re-allocated.



# IAH CAPITAL COMPONENTS

## Rental Housing Component

The Rental Housing component will lead to the creation of affordable rental housing units across Ontario.

The Rental Housing component will:

- Increase the supply of rental housing for households on, or eligible to be on, social housing waiting lists.
- Ensure that safe, adequate and affordable rental housing is available to Ontario households.

### Eligibility Criteria - Projects

To be eligible, a project must be one of the following:

- New construction, including additions and extensions
- Acquisition and, where required, rehabilitation of projects that are in danger of being lost to the rental housing stock
- Conversion of non-residential buildings or units to purpose-built rental buildings/units

Construction of new rental housing on social housing lands may also be eligible provided that the appropriate consent is acquired. As per the *Housing Services Act, 2011*, SMs will be responsible for providing certain consents rather than the ministry starting January 1, 2012.

Projects that are **not** eligible include:

- secondary suites in owner-occupied housing
- nursing and retirement homes
- social housing that receives ongoing federal subsidies
- shelters and crisis care facilities
- owner-occupied housing

### Eligibility Criteria – Units

Units must be modest in size and amenities relative to other housing in the community. It is expected that units be self-contained to receive full funding per unit, based on a cost analysis, unless a rationale is provided.

SMs may establish size and amenity requirements. If SMs do not set size requirements, the following provincial average size requirements will be used for new construction projects.

<b>Unit Type</b>	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
<b>Apartment</b>	41.8 m <sup>2</sup>	60.4 m <sup>2</sup>	79.0 m <sup>2</sup>	92.9 m <sup>2</sup>	111.5 m <sup>2</sup>
<b>Townhouse (Row houses)</b>	N/A	65.0 m <sup>2</sup>	83.6 m <sup>2</sup>	102.2 m <sup>2</sup>	120.8 m <sup>2</sup>

Proponents who wish to develop congregate living buildings (rooms with shared living spaces) for supportive housing may be eligible for program funding and should provide a rationale in order to receive full funding per unit.

### Project Submission Process

SMs will solicit proposals and select rental housing projects to recommend to the ministry for funding approval. All procurement processes must be in accordance with the *Municipal Act, 2001*.

SMs will submit recommended projects for the ministry's consideration as per their allocation set out in their PDPP.

Recommended projects shall:

- Be approved by council and/or board based on municipal procurement practices and in accordance with the *Municipal Act, 2001*
- Have all required municipal approvals such as zoning, minor variances, land severances, or site plan approvals in place to permit the proposed development, or be well advanced in the planning approvals process
- Be able to sign a Contribution Agreement (CA) no later than December 31<sup>st</sup> of each fiscal year
- Start construction within 120 days after signing a Contribution Agreement.
- Be financially viable from a construction and operating cost perspective – based on SM confirmation
- Be able to meet the 20-year affordability requirement
- Meet the current Ontario Building Code and Canadian Environment Assessment Act (CEAA) requirements
- Have rents that on average for the project are at or below 80% of the CMHC Average Market Rent (AMR) for the community
- Provide the required equity if applicable – 10% for private proponents; 4% for partnerships between private sector and non-profit organizations
- Have confirmation of support services, if required

- Address local housing needs and target tenant groups under the program
- Have an occupancy plan in place to ensure that units will be occupied in a timely manner

SMs are encouraged to give priority consideration to projects that:

- Have Contributions by Others, including the SM, host municipality, and proponent – to be used in partnership with IAH funding
- Have energy efficiency features
- Are fully accessible and/or have units that are accessible to persons with disabilities
- Have support service funding in place, if required
- Meet priorities identified in local housing and homelessness plans and the provincial housing policy statement

In instances where proposals with merit submitted by non-profit housing providers may require additional time for project development (i.e. site identification and/or securing a site, municipal planning approvals, project concept designs), SMs are encouraged to assist non-profit providers by considering project funding commitments in Years 2, 3, or 4 of the program.

Recommended projects to be committed for each fiscal year in Years 2 to 4 should be submitted to the ministry between April 1<sup>st</sup> and September 30<sup>th</sup> of that fiscal year.

All projects must be submitted through the Affordable Housing Information Management System (AIMS) for Years 2 to 4.

### Project Approval Process

Project approval will be based on construction readiness, ability to meet the program's eligibility criteria, and alignment with the PDFP.

Once approved, a project will receive a Conditional Letter of Commitment (CLC) from the ministry, which confirms ministry approval and outlines the steps to take prior to signing a Contribution Agreement (CA).

The CA describes legal obligations and reporting requirements for the project. Funds may be advanced once a CA is signed.

The ministry will no longer be entering into CAs with proponents – previously referred to as Shared Delivery under the AHP. All SMs are now required to enter into CAs directly with proponents. The ministry will be available to provide assistance to those SMs transitioning to the direct CA approach.

As funding allocations must be committed for each year of the program, projects must sign a CA by December 31<sup>st</sup> of each fiscal year to allow time for re-allocation of funds if necessary. SMs not able to sign CAs or begin construction by the required dates may have their funding re-allocated.

## Funding

Funding for the Rental Housing component is provided as a forgivable capital loan that is available during the development and construction phase of the project.

The IAH Rental Housing component will fund up to 75% of the total capital cost per unit or \$150,000 per unit, whichever is less. Total capital costs include land, financing, hard (construction) and soft costs. An example is provided below.

### Example:

10 unit project

Total Capital Cost = \$1,800,000

Total Capital Cost per unit =  $\$1,800,000 \div 10 = \$180,000$

IAH funding per unit is the lesser of:

- (a) 75% of \$180,000 = \$135,000 or
- (b) \$150,000

The maximum funding per unit will be \$135,000.

The total maximum IAH funding for the project will be \$1,350,000.

SMs may set variable amounts of funding per unit based on factors such as unit bedroom size, unit type (e.g. low-rise apartment, high-rise apartment, townhouse), or geographic location of the project within the SM's service area. SMs are also encouraged to provide the maximum contribution for projects that incorporate enhanced energy efficiency and/or accessibility measures.

SMs are required to perform their due diligence to ensure that a project is financially viable from a construction cost and on-going operating context and that costs per unit are accurate. The ministry, at its discretion, may require an independent analysis to confirm project financial viability.

## Payment Process

The ministry will advance funding directly to SMs, who will be responsible for making project payments to housing proponents. SMs will advance funds to proponents based on the completion of construction milestones.

Funding will be advanced to SMs in three payments:

- 50% at signing of CA, registration of security, 1<sup>st</sup> available building permit, construction start
- 40% at completion of structural framing for new construction or fifty percent completion for acquisition and rehabilitation projects
- 10% at confirmation of occupancy, submission of Initial Occupancy Report

The SM shall be responsible for the 45-day construction lien period holdback consisting of 10% of the total funding advanced to the proponent.

The ministry may consider accelerated payments for projects sponsored by non-profit proponents on a case-by-case basis.

SMs will be required to submit signed project checklists and documentation in AIMS when requesting each payment.

All final payments (10% at confirmation of occupancy) are required to be made no later than March 31, 2019. SMs are required to ensure that all projects are completed and request the final payment prior to this date.

### **Target Client Groups**

The Rental Housing component aims to create affordable rental housing for households that are on, or eligible to be on, social housing waitlists. This includes, but is not limited to:

- seniors
- persons with disabilities
- recent immigrants
- Aboriginal people
- victims of family violence
- working poor
- singles and families

### **Income Verification**

SMs are required to establish maximum income levels for IAH-funded rental units at the time of initial tenancy. SMs must establish an approach for income verification in order to ensure that households in need are targeted. Annual income verification is at the SM's discretion.

## Affordability Criteria and Rents

Projects approved under the Rental Housing component must remain affordable for a minimum period of 20 years. Affordability is defined as having rents for the project that are at or below 80% of CMHC Average Market Rent (AMR) at the time of occupancy. Average rent is calculated using actual rents paid by tenants after factoring rent supplement or housing allowance assistance.

While individual unit rents may be set above or below the 80% threshold, in no instance shall an IAH funded unit have a rent that is greater than the CMHC AMR.

Projects may include both IAH and market units, but only units with rents that meet affordability requirements will receive IAH funding.

If CMHC AMRs are not available for certain communities, or in instances where in the opinion of SMs the CMHC AMRs do not reflect the actual AMRs in the local market area, SMs may request an alternate AMR by submitting a business case including a local market rent survey for the ministry's consideration.

In some SM areas, maximum rents will be based on a Modified Ontario Works (OW) Shelter Allowance amount – 105% of modified OW amount, provided it does not exceed CMHC AMR.

Rent increases after initial occupancy must be made in accordance with rules established in the Residential Tenancies Act (RTA). New rental buildings (built after 1991) are technically exempt from RTA rent increase guidelines, but are subject to terms and conditions in the AA. The AA states that rent increases follow the RTA rent increase guidelines, but must still remain at 80% of CMHC AMR.

The ministry updates AMR rent level information on its website annually at [Ontario.ca/Mah](http://Ontario.ca/Mah).

## General Program Requirements

The following general program requirements apply to projects approved under the Rental Housing component:

### Construction start

- Projects must start construction within 120 days of signing a CA.
- Projects that do not start construction within 120 days of signing a CA may, at the ministry's discretion, have IAH program funding withdrawn and re-allocated.
- Written confirmation of construction start must be provided to the ministry. See [Appendix D](#).

- Site inspections will be conducted at the discretion of the ministry.

#### **Municipal Property Tax**

- SMs are required to either:
  - Reduce property taxes for rental housing projects by setting it at rate equivalent to, or lower than, the single residential rate for the area; or
  - Provide a grant in lieu of this property tax reduction.

#### **Municipal Housing Facility Bylaw**

- SMs are required to have a Municipal Housing Facility Bylaw to enable municipal contributions according to *Municipal Act, 2001*.

#### **Equity**

- Minimum 10% equity must be provided for projects sponsored by private proponents.
- Minimum 4% equity must be provided for projects sponsored by partnerships between private companies and non-profit organizations.
- No equity contribution is required for projects sponsored by non-profit or co-operative housing organizations to encourage participation by these groups in the program.
- Please note that private lenders may have additional equity requirements.

#### **Contributions by Others**

In addition to the mandatory requirements of reducing property taxes/grants in lieu and providing required equity, SMs and proponents are encouraged to provide additional contributions in order to increase the financial viability of the project and/or to provide deeper affordability.

Contributions by SMs may include: waiving or reducing development charges, planning approvals application fees, building permit fees, and full property tax exemptions as well as contributions of municipal grants, and municipally-owned land.

Contributions by proponents may include: land, fundraising, donated funds, or cash.

#### **Energy Efficiency**

The ministry encourages the use of energy efficient features in building design and ENERGYSTAR-rated products should be used when available.

## Suite Meters

As of January 1, 2011, it is mandatory that suite meters be installed in all new social and affordable housing units.

The **Energy Consumer Protection Act, 2010** and Ontario Regulation 389/10 set out the rules for suite meter installation. For further information, please contact the **Ontario Energy Board's (OEB) Consumer Relations Centre at 1-877-632-2727 or 416-314-2455, or go to [www.oeb.gov.on.ca](http://www.oeb.gov.on.ca).**

Please note that although suite meters are required to be installed, the decision to bill tenants directly as a result of suite metering will be at the discretion of each housing provider.

## Indemnification and Repayment

There are obligations for all IAH parties with regard to the indemnification and recovery of government funding. Specific obligations and provisions are included in the Administration Agreement.

The ministry is currently developing a Risk Mitigation Strategies Guide that will provide best practices and clarification on preventing and resolving issues with affordable housing projects that may experience difficulties. In cases where an IAH project encounters difficulties, the risk mitigation strategies outlined in the Guide may assist proponents and SMs. The ministry will release the Guide to SMs when it is available.

## Reporting

SMs are required to update their PDFFPs with their approved rental project progress under the Rental Housing component on a quarterly basis. Proponents will be required to report accordingly to the SM.

PDFFP quarterly reports will be supplemented by regular AIMS milestone updates along with progress reports to the MSO Team Leads describing project progress and potential issues of concern that might delay or jeopardize the project.

SMs are also required to complete an Initial Occupancy Report and Annual Occupancy Report once projects are completed and occupied.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the SM Administration Agreement, and other established program parameters. All reports and updates are to be submitted through AIMS, where possible.

## Homeownership Component

The Homeownership Component aims to assist low-to-moderate-income renter households to purchase affordable homes by providing down payment assistance in the form of a forgivable loan. Specific objectives are to:

- Ease the demand for rental housing by assisting renter households across the province to purchase affordable homes
- Provide renter households with an opportunity to move to homeownership
- Encourage developers to build affordable housing by fostering demand

### Eligibility Criteria

To be eligible for down payment assistance, prospective purchasers must:

- Be a renter household buying a sole and principal residence
- Have household income at or below the 60<sup>th</sup> percentile income level for the SM area or the province, whichever is lower (see [Appendix E](#))
- Meet any additional criteria as established and communicated by the SM

Income verification of homeowners will be the responsibility of the SMs.

Purchasers will be selected through a fair and open process developed by the SM based on local criteria and defined needs specified in the SM's PDFP.

### Purchase Price

The purchase price of a home must not exceed average resale price in SM's area. See [Appendix F](#). SMs may establish their own maximum house prices, provided they are lower than the maximum purchase price in the SM area. Maximum house prices will be updated on a quarterly basis and posted on the ministry's website.

### Eligible Unit Types

Resale or new homes (including conversions from non-residential use that include a new home warranty) are eligible unit types under the Homeownership component.

Homes may be detached, semi-detached, town (condo and freehold), stacked homes, row houses, apartments or other similar built forms approved by the ministry. SMs may also choose to include duplexes as eligible units.

Homes must be modest in size, relative to community norms, in terms of floor area and amenities, as determined by the province and/or SM.

Down payment assistance is not available for projects on First Nations lands, including properties located on reserves.

Home inspections are required for all resale homes and strongly recommended for new homes.

### Target Client Groups

SMs are encouraged to address target groups (e.g. first-time home buyers, new immigrants, single parent households, households with dependent(s), recent graduates) identified through their PDFFPs (and/or other methods, e.g., municipal needs assessments).

### Service Manager Revolving Loan Fund (RLF)

Creation and maintenance of a dedicated account/revolving fund is a prerequisite of program participation. SMs with an already-established RLF of 20 years are eligible to receive federal/provincial down payment assistance funding.

SMs that do not have a RLF established will need to ensure that one is created and maintained for at least a 20-year period with the option of phasing out after 15 years.

### Funding

Funding is provided as a down payment assistance loan for eligible purchasers. Assistance is forgivable after 20 years (or more), which is the affordability period for the Homeownership component. SMs may choose to require a forgiveness period of more than 20 years.

The amount of down payment assistance for each eligible purchaser will be determined by the SM, to a maximum of \$50,000 per eligible unit.

Total funding advanced by each SM must not exceed 10% of the sum of purchase prices for all units acquired by eligible purchasers – other than units acquired from Habitat for Humanity affiliates as they are exempt from this calculation.

If a SM elects to provide less than 5% down payment assistance, the primary lending institution and/or insurance provider may require additional equity to be contributed by the purchaser.

**SM Tip**

SMs may choose to provide a top-up to down payment assistance from their RLF for households with dependents. This is to provide additional support to potential purchasers who face more challenges to save for a down payment and who would need to spend more to buy a home with adequate space. Top-up funding amounts from an RLF would be determined by the SM, and would not count as part of the 10% average funding limit.

**Payment Process**

SMs will provide down payment assistance to eligible purchasers at the time of closing on the purchase of the home; when a mortgage can be registered on title. Appropriate documentation should be in place on title or in an agreement on closing to secure the down payment assistance.

Traditional interest will not be charged on the assistance (please refer to "Conditions for Repayment by Homeowner").

Once an eligible purchaser has been approved by the SM, a payment request – along with a copy of the Agreement of Purchase and Sale (APS) – must be submitted to the ministry.

Please note that IAH funding may not be used for deposits toward eligible units. Funding is provided to the home buyer at closing.

**Conditions for Repayment by Homeowner**

Repayment of the original down payment contribution must be made in the following cases:

- A homeowner is in default
- A unit is sold
- The unit is no longer the principal residence of the purchaser before the affordability period expires

The original loan amount and the percentage share of the realized capital gains proportionate to the down payment assistance must be repaid in the above cases. For example, if the purchaser was assisted with 5% of the purchase price, this amount plus 5% of any capital gains/appreciation would have to be repaid.

If a unit is sold for less than the original purchase price, the difference between the down payment assistance and the depreciation amount will be repayable.

- Amount payable = Loan – (original purchase price – resale price)

For example, If the down payment assistance was \$10,000 for a home originally purchased at \$100,000 and sold for \$92,000:

- Amount payable = \$10,000 - (\$100,000 - \$92,000) = \$2,000
- If the same home is sold for \$85,000, the principal shall be forgiven

The SM must be satisfied that the sale was at fair market value.

If a purchaser chooses to repay the down payment assistance without selling the home within the affordability period, the purchaser is still required to repay the proportionate percentage of any notional capital gain\* as of the date of repayment.

Only the principal amount would have to be repaid in the event of the death of a homeowner prior to the expiry of the affordability period.

Repayments are to be made into the RLF and redistributed under the Homeownership component in the SM's area.

*\*Notional capital gains will be calculated based on the current fair market value of the home at the time of repayment of the loan. Fair market value may be based on either an independent appraisal or the current municipally-assessed value of the home.*

## CMHC

In support of the Homeownership component, CMHC has agreed to waive the surcharge for extending the amortization period for eligible purchasers to 30 years. CMHC will also recognize down payment assistance as owner's equity in its underwriting evaluation.

## Reporting

SMs are required to update and submit their PDFFPs with their approved progress under the Homeownership component on a quarterly basis.

Participating SMs are also required to report annually to the ministry on the progress of the Homeownership component.

The report will include information on:

- number of households assisted/units financed through the program
- number of occupants

- price of unit
- actual occupancy and closing dates
- amount of IAH subsidy
- funding commitments to date
- financial position of the RLF
- other financial contributions

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the SM Administration Agreement, and other established program parameters. All reports and updates are to be submitted through AIMS, where possible.

### **Documentation Required for Records**

SMs are responsible for retaining the following documents over the life of the program:

#### *Eligibility information:*

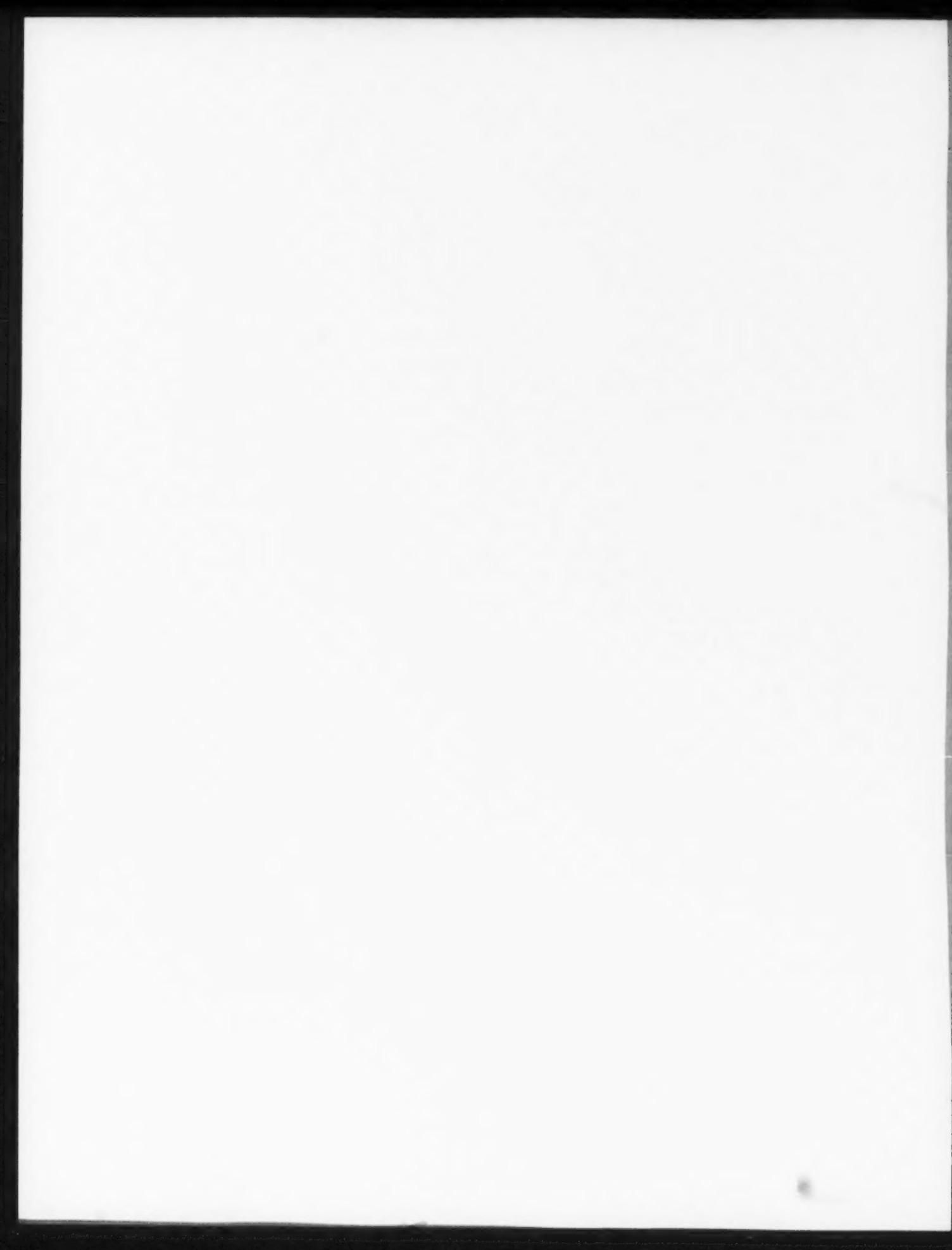
- the signed application form, including a declaration that all information is accurate
- the notice of assessment for all members of the household
- copies of photo identification
- unit eligibility information

#### *Loan information:*

- Agreements of Purchase and Sale
- IAH loan agreement
- mortgage registration documentation
- title search

#### *Payment documents and default actions:*

- records of all payments and defaults
- confirmation of compliance with the terms of the Loan Agreement (e.g., letter confirming that the unit remains the sole and principal residence of the eligible purchaser)
- record of actions taken by the SM and the participant on any defaults



## Northern Repair Component – Available for Year 1 (2011-12) Only

The Northern Repair Component consists of two sub-components:

- a. *Northern Home Repair* to assist low to moderate-income home owner households repair their homes to bring them to acceptable standards.
- b. *Northern Multi-Unit Repair* to assist landlords of eligible rental projects to rehabilitate affordable rental units.

The Northern Repair Component's objectives are to:

- Improve and preserve the quality of affordable housing through the renovation, rehabilitation and repair of existing affordable ownership and rental housing for low-income households.
- Foster safe, independent living by supporting modifications and renovations to affordable housing that provide accommodations for seniors and persons with disabilities.

"Northern" is defined as Ontario north of the French River, including Nipissing and Parry Sound Districts and excluding On-Reserve Housing.

### Eligibility Criteria – Northern Home Repair

Under the Northern Home Repair subcomponent, eligible households must:

- Have a household income at or below the 60<sup>th</sup> income percentile for the SM area or province, whichever is lower. SMs are responsible for homeowner income verification. See [Appendix E](#).
- Own a home that is their sole and principal residence with a market value, upon completion of repairs, at or below the average MLS® resale price for the SM area. See [Appendix F](#).

Duplexes are eligible provided the owner resides in one of the units as their sole and principal residence. Secondary residences are **not** eligible for funding.

SMs should ensure that repairs are warranted and completed by a contractor who is of no relation to the home owner. A minimum of two estimates must be submitted prior to project approval.

### Eligibility Criteria – Northern Multi-Unit Repair

Eligible projects under the Northern Multi-Unit Repair subcomponent include renovation of rental properties of two or more units. Units must be modest relative to community norms in terms of floor space and amenities.

Tenant households, at the completion of repairs, must have an income at or below the 60<sup>th</sup> income percentile for the SM area or province, whichever is lower. See [Appendix E](#).

The following projects are not eligible for Northern Repair Component funding:

- Nursing homes, shelters, and crisis care facilities (including hostels)
- Projects receiving capital funding from the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services
- Social Housing, as defined in the *Housing Services Act, 2011*

### **General Eligible Activities and Costs for Northern Repair Component**

Eligible repairs for the Northern Repair component may include major repairs and rehabilitation to the following:

- structural
- electrical
- plumbing
- heating
- fire safety
- septic systems, well water and well drilling
- remediation for an overcrowded dwelling
- modifications to increase accessibility

Other eligible costs also include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that the SM deems reasonable and that are agreed to by the ministry.

Repairs must commence within 120 days of project approval. Copies of all financial invoices must be kept for reporting and audit purposes.

### **Target Client Groups**

Target client groups living in need in Northern communities include, but are not limited to:

- seniors
- persons with disabilities
- Aboriginal people living off-reserve
- low-to moderate income singles and families

### **Project Approval and Selection Process**

SMs have the authority to select all Northern Repair component projects based on their local needs and recommend them to the ministry for final funding approval.

For Home Repair projects, SMs must provide a sign-back letter of agreement to each home owner outlining the scope of work, funding commitment and roles and responsibilities of both the homeowners and the SM.

For Northern Multi-Unit Rental Repair projects, the SM must verify the following additional conditions:

- Certificate of insurance is provided, as appropriate.
- The SM and proponent have signed a Funding Agreement, which confirms that:
  - Rental projects must remain affordable for 15 years (maintain rent levels at or below CMHC average market rents).
  - Forgiveness of funding is earned at an equal rate per year for the 15-year period.
- The proponent is in compliance with the Funding Agreement.

For Northern Repair component projects, SMs will be required to submit project information and proof of loan security to the ministry through AIMS:

- Loans up to \$25,000 may be secured by promissory notes
- If funding exceeds \$25,000, mortgages registered on title are required

SMs are responsible for monitoring projects to ensure repairs have been completed and assessed.

Municipal building officers, or a designated authority having jurisdiction, should be consulted to determine which repairs may require a building permit and to ensure that works are inspected after completion.

### **Energy Efficiency**

To respect the environment and to realize savings that will improve housing affordability over the long term, the Northern Repair component encourages the use of energy-saving products or systems for the required repairs to housing. Examples include:

- window replacement using double pane, low E Argon windows
- roof replacement using attic insulation to a minimum of R40
- furnace replacement with an ENERGY STAR qualified furnace with a brushless DC motor
- toilet replacement with a low-flush or dual-flush toilet rated at 6 litres per flush or less
- replacement of water heater with an ENERGY STAR qualified instantaneous water heater

## Funding

Funding is provided in the form of a forgivable loan to the proponent/home owners based on the cost of approved work items. Project proposals will be recommended for funding based on SM local needs.

SMs may vary the amount of funding per unit in order to address local priorities, to a maximum of \$50,000 per unit. The average funding amount across a SM's area must not exceed \$25,000 per unit.

The period of forgiveness for Home Repair projects is 10 years (at the rate of 10% a year) and for Multi-Unit Rental Repair projects it is 15 years (at an equal rate per year).

The earning of loan forgiveness begins on the date of repair completion.

If any of the following situations occur, the applicant is considered to be in default and any outstanding loan amount must be repaid:

- The unit or project is sold.
- Rent levels are increased beyond allowable limits.
- The home owner ceases to occupy the unit as a sole and principal residence.
- Misrepresentation occurs related to eligibility for the program.
- The funding is used for other purposes.

Repayments made to the SM are to be reinvested in the Northern Repair component, unless otherwise directed by the ministry.

## Payment Process

SMs are responsible for project selection, monitoring progress and quality of work and for the advancement of funds.

Proof is required that property taxes and mortgage payments are up-to-date and insurance coverage is for the full value of the home.

Once SMs submit a completed Project Information Form (PIF) through AIMS along with the required form of security, 100% of project funding will be provided to the SM within 15 business days following ministry approval.

## Reporting

SMs will be required to submit reports to the ministry upon completion of Multi-Unit Repair projects, and annually throughout the affordability period as per the SM Administration Agreement.

SMs are required to create and submit reports through AIMS, where possible, and ensure that project information is updated on an ongoing basis.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the SM Administration Agreement, and other established program parameters.



## Ontario Renovates – Available starting in Year 2 (2012-13 to 2014-15)

The Ontario Renovates component is offered to SMs beginning in Year 2 of the IAH program – April 1, 2012. This component incorporates the suite of federal rehabilitation programs including the Residential Rehabilitation Assistance Program (RRAP), with aspects of the Northern Repair Component.

Consistent with the Long-Term Affordable Housing Strategy, Ontario Renovates is designed to allow SMs throughout Ontario the flexibility to target renovation and rehabilitation projects to address local needs.

The objectives of Ontario Renovates are:

- To improve the living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties
- To foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties
- To increase the supply of affordable rental housing by providing assistance to create secondary suites in existing single family homes
- To respect the environment and to realize savings that will improve housing affordability over the long term through the use of energy-savings products or systems

The Ontario Renovates component consists of two sub-components:

**a) Home Repair to assist low to moderate income home owner households:**

- Repair their home to bring to acceptable standards while improving the energy-efficiency of the unit.
- Increase accessibility of their unit through modifications and adaptations.

**b) Multi-Unit Rehabilitation to assist:**

- Landlords of eligible affordable rental projects to rehabilitate units that require essential repairs and/or modify units to increase accessibility.
- Low to moderate income home owners to create a new affordable rental unit in an existing single family home.
- Existing shelters repair, rehabilitate and improve units that assist victims of family violence.

## General Eligible Activities and Costs for Ontario Renovates

Eligible repairs for Ontario Renovates may include the following activities:

- Major repairs and rehabilitation required to make a house safe while improving energy efficiency. Examples include, but are not limited to:
  - heating systems
  - chimneys
  - doors and windows
  - foundations
  - roofs, walls, floors and ceilings
  - vents, louvers
  - electrical systems
  - plumbing
  - septic systems, well water, and well drilling
- Remediation for an overcrowded dwelling through the addition of habitable living space.
- Modifications to increase accessibility related to housing and reasonably related to the occupant's disability including:
  - ramps
  - handrails
  - chair and bath lifts
  - height adjustments to countertops
  - cues for doorbells/fire alarms
- Creation of self-contained secondary suites for affordable rental purposes and garden suites for seniors and/or persons with disabilities.

Other eligible costs may include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that the SM deems reasonable and that are agreed to by the ministry.

Repairs must commence within 120 days of project approval. Copies of all financial invoices must be kept for reporting and audit purposes.

## Energy Efficiency

Ontario Renovates strongly encourages the use of energy-saving products or systems for the required repairs to housing. Examples include:

- window replacement using double pane, low E Argon windows
- roof replacement using attic insulation to a minimum of R40

- furnace replacement with an ENERGY STAR qualified furnace with a brushless DC motor
- toilet replacement with a low-flush or dual-flush toilet rated at 6 litres per flush or less
- replacement of water heater with an ENERGY STAR qualified instantaneous water heater

## Ineligible Projects

The following projects are not eligible for Ontario Renovates funding:

- nursing homes, shelters (except those that house victims of family violence) and crisis care facilities (including hostels)
- projects receiving capital support from the Ministry of Health and Long-Term Care or the Ministry of Community and Social Services
- social housing as defined under the *Housing Services Act, 2011*

## Project Submission Process

SMs have the authority to approve all Ontario Renovates projects as per the planned commitments set out in their PDFP.

For Ontario Renovates projects, SMs will be required to submit project information and proof of loan security to the ministry:

- Loans up to \$25,000 may be secured by promissory notes
- If funding exceeds \$25,000, mortgages registered on title are required

SMs must confirm that property taxes and mortgage payments are up-to-date and insurance coverage is in place for the full value of the home or project.

For *Home Repair* projects, SMs must provide a sign-back letter of agreement to each home owner outlining the scope of work, funding commitment and roles and responsibilities of both the homeowners and the SM.

For *Multi-Unit Rehabilitation* projects, the SM must verify the following additional conditions:

- Certificate of insurance is provided, as appropriate.
- The SM and the proponent or home owner have signed a Funding Agreement, which confirms that:
  - Rental projects must remain affordable for 15 years (maintain rent levels at or below CMHC average market rents (AMR) – as posted on the ministry's website at [Ontario.ca/Mah](http://Ontario.ca/Mah)).

- Forgiveness of funding is earned at an equal rate per year for the 15-year period.
- The proponent or home owner is in compliance with the Funding Agreement.

## Target Client Groups

Target client groups for Ontario Renovates include, but are not limited to:

- seniors
- persons with disabilities
- victims of family violence
- Aboriginal people living off-reserve
- low to moderate income singles and families
- residents of remote communities\*

\* The ministry will release a Request for Proposals (RFP) seeking delivery agents to work on behalf of the province in delivering the Ontario Renovates component to remote communities in Northern Ontario.

## Affordability Criteria

### Home Repair

Under the Ontario Renovates Home Repair subcomponent, eligible households must:

- Have a household income at or below the 60<sup>th</sup> income percentile for the SM area or province, whichever is lower. SMs are responsible for home owner income verification. See [Appendix E](#).
- Own a home that is their sole and principal residence with a market value at or below the average MLS® resale price for the SM area. See [Appendix F](#).

The province will supply annual updates to the 60<sup>th</sup> percentile income figures and quarterly updates to the average MLS® resale price data. In communities where MLS® data is non-existent, market values may be determined by the SM. SMs may use these or more restrictive ceilings or figures, such as Household Income Limits (HILs).

### Multi-Unit Rehabilitation

Under the Ontario Renovates Multi-Unit Rehabilitation subcomponent, units must be modest relative to community norms in terms of floor space and amenities, with rents at or below the CMHC average market rent (AMR) for the SM area.

The units must remain affordable through the entire loan forgiveness period. The ministry will update CMHC AMR data on an annual basis on the ministry website at [Ontario.ca/Mah](http://Ontario.ca/Mah).

Renovations to rooming houses are eligible activities for funding under the *Multi-Unit Rehabilitation* subcomponent. Rooming house units must have rents at or below the 60 percent of AMR levels for one bedroom units in the SM area.

The creation of affordable secondary suites in existing single family homes or garden suites on the property lot of a single family home are also eligible activities under the *Multi-Unit Rehabilitation* subcomponent. The home owner household income must be at or below the 60<sup>th</sup> income percentile for the SM area or province, whichever is lower. In addition, the home must be the sole and principal residence of the owner(s), with a market value at or below the average MLS® resale price for the SM area.

### Funding

Funding is provided in the form of a forgivable loan to the proponent/homeowners based on the cost of approved work items. SMs may vary the amount of funding per unit in order to address local priorities, to a maximum of \$50,000. The average funding across a SM's area must not exceed \$25,000 per unit.

The period of forgiveness for Home Repair projects is 10 years and for *Multi-Unit Rehabilitation* projects it is 15 years. Both are forgiven at an equal rate per year over the affordability period. The earning of loan forgiveness begins on the date of repair completion.

Funding for accessibility repairs made to a home and/or unit, up to a maximum of \$3,500 is in the form of a grant and does not require repayment.

If any of the following situations occur, the applicant is considered to be in default and any outstanding loan amount must be repaid:

- The unit or project is sold
- Rent levels are increased beyond allowable limits
- Home owners cease to occupy the unit as sole and principal residence.
- Misrepresentation occurs related to eligibility for the program
- Funding is used for other purposes

Repayments made to the SM are to be reinvested into Ontario Renovates projects unless otherwise directed by the ministry.

### Payment Process

#### Home Repair

Upon submission of a completed Project Information Form (PIF) along with the required form of security, 75% of the estimated project costs will be provided to the SM within 15 business days following ministry approval.

The remaining funding will be provided upon confirmation of the completion of the repairs and finalization of project costs.

#### **Multi-Unit Rehabilitation**

Funding will be advanced to SMs in three payments:

- 50% at signing of Funding Agreement (FA), registration of security and the submission of a completed PIF
- 40% upon fifty percent completion of the repairs
- 10% at confirmation of repair completion and submission of a Proponent's Post-Repair Occupancy Report

SMs are responsible for project selection, monitoring progress and quality of work and for the advancement of funds.

#### **Reporting**

SMs are required to update and submit their PDFFPs with their approved progress under the Ontario Renovates component on a quarterly basis.

SMs will also be required to submit reports to the ministry upon completion and annually throughout the affordability period of all Ontario Renovates projects.

SMs are required to create and submit reports through AIMS, where possible, and ensure that project information is updated on an ongoing basis.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the SM Administration Agreement, and other established program parameters.

## IAH OPERATING COMPONENTS

In addition to capital funding, SMs are able to use their IAH funding allocation for operating funding.

A **Rent Supplement** and a **Housing Allowance** component are offered under the IAH, both designed to help address affordability issues of households in need across the province.

The IAH will offer SMs an opportunity during Year 1 (2011-12) to help transition existing clients out of rent support programs that will be ending: for example, the AHP's Housing Allowance/Rent Supplement (HARS) program. By the end of 2011-12, there will be approximately 1,030 renter households, and by the end of 2012-13, an additional 2,240 renter households exiting HARS.

SMs will be able to deliver both the Rent Supplement and Housing Allowance components locally and will have the option to extend funding for up to 10 years for the two components, but no later than March 31, 2023. SMs are required to indicate the length of their operating components in their PDFFPs.

## Rent Supplement Component

The Rent Supplement Component has been designed to help address affordability issues of households in modest rental units across the province. SMs can choose to deliver the component for four years, or extend it for up to 10 years, but no later than March 31, 2023.

A “rent supplement” is a subsidy paid to the landlord on behalf of a household in need of rental assistance. It is meant to help bridge the difference between the rent that a household can afford to pay and the actual market rent of a modest unit.

### Unit Eligibility

To be eligible, units must be modest (i.e. not exceed Average Market Rent for the area), in satisfactory state of repair and they must be self-contained. Hostel units, group home or congregate living arrangements, nursing and retirement homes are not eligible. Units must meet local occupancy standards.

Unlike the AHP HARS component, the IAH Rent Supplement component allows in-situ arrangements. As such, units occupied by applicant households are eligible.

SMs, or their delivery agencies, can enter into a landlord agreement for units in newly constructed buildings or existing buildings. The units may be in private buildings or in non-profit and co-operative projects. However, only market rent units in social housing developments are eligible, as program funding cannot be combined with rent-geared-to-income (RGI) assistance.

### Market Rent

Each SM is responsible for ensuring that the gross monthly rent for a unit (fully serviced, including heat, water, hot water, stove and refrigerator) does not exceed Average Market Rent for the area.

The ministry updates AMR rent level information on its website annually at [Ontario.ca/Mah](http://Ontario.ca/Mah).

Where it can be demonstrated that market rent data does not reflect local conditions, SMs may conduct market studies to establish their own market rents.

### Local Occupancy Standards

SMs must set their local occupancy standards for the program and include them in program information available to the general public.

## Client Eligibility Criteria

To be eligible for the Rent Supplement component, households must be on – or be eligible to be on – social housing waiting lists or have an income that does not exceed Household Income Limits (HILs). SMs are to use the HILs that are published by CMHC.

Households in receipt of rent-geared-to-income (RGI) benefits or housing allowances under the IAH Housing Allowance Component are not eligible to participate in the Rent Supplement component. Renter households paying market rent in social housing developments are eligible.

## Household Selection

SMs may select households from social housing waiting lists, and at the same time take into consideration their priority client groups.

## Initial Income Testing

SMs should establish a clear set of rules to determine whether the applicant's household income falls below HILs. These rules must be in writing and available to the general public.

## Periodic Income Testing/Continued Affordability

SMs must conduct annual (or more frequent if required) income testing of households to ensure continued eligibility for the Rent Supplement component, but may exempt specific types of households (e.g., seniors with fixed incomes). SMs are solely responsible for establishing the necessary rules, forms and procedures to meet this requirement.

## Rent Supplement Amounts

SMs will determine rent supplement amounts to be paid to landlords on behalf of each household to help bridge the difference between the rent that a household can afford to pay and the actual market rent.

## Payment Process

The ministry will flow funds on a quarterly basis to SMs based on their approved PDPP, which should include the number of rental units receiving funding under the program, based on signed landlord agreements.

Payments will be made to SMs on the first day of every quarter of the fiscal year in advance for the upcoming quarter. For the fourth quarter, payments will be made on January 20<sup>th</sup> instead of the first day of the quarter to allow time for program reconciliation and any necessary adjustments to SM payments.

Funds will be transferred electronically to SMs. SMs must ensure that the ministry has their latest account information to receive these funds.

SMs will advance payments to landlords upon the signing of landlord agreements and updated unit occupancy figures.

### **Funding Adjustments**

The ministry will review SMs' progress under the Rent Supplement component at the end of the third quarter of each fiscal year.

SMs that plan to commit 50 rent supplement units or more will need to take up 90% of their planned annual allocation by December 31<sup>st</sup> of each fiscal year. SMs that plan to commit 49 rent supplement units or less will need to take up 80% of their planned annual allocation by December 31<sup>st</sup> of each fiscal year.

SMs that do not meet these targets will have their payments adjusted in the fourth quarter, beginning January 1<sup>st</sup>, of the same fiscal year.

### **Reporting**

SMs will provide quarterly updates to their PDFFPs to the ministry, indicating their uptake and progress in the IAH Rent Supplement component. Quarterly PDFP updates must also include the number of occupied units.

SMs are also required to track landlord agreements and any agreements that they have with third-party delivery agencies, and may be asked to submit evidence of such agreements.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the SM Administration Agreement, and other established program parameters.

## **Housing Allowance Component**

The Housing Allowance Component has been designed to help address affordability issues of renter households across the province by providing payments directly to clients. SMs can choose to deliver the component for four years, or extend it for up to 10 years, but no later than March 31, 2023.

This component offers SMs, or their delivery agencies, the flexibility to choose their target clients as well as their benefit amounts. SMs will make payments on a monthly basis directly to client households to help offset rental costs.

### **Household Eligibility and Selection**

To be eligible for housing allowance benefits, households must be on, or eligible to be on, social housing waiting lists or have a gross household income that falls below the Household Income Limits (HILs). SMs are to use the HILs that are published by CMHC.

Households in receipt of rent-geared-to-income (RGI) subsidy or subsidies under the IAH Rent Supplement Component are not eligible to participate in the program.

SMs may select households from social housing waiting lists, and at the same time take into consideration their priority client groups.

### **Unit Eligibility**

Housing allowance payments under the IAH Housing Allowance component are fully portable and not tied to a specific unit. However, to be eligible, clients must be in rental units that are modest (i.e. not exceed Average Market Rent for the area), in satisfactory state of repair and self-contained. Hostel units, group home or congregate living arrangements, nursing and retirement homes are not eligible. Units must meet local occupancy standards.

### **Periodic Income Testing**

SMs must conduct annual (or more frequent if required) income testing of households to ensure continued eligibility for the IAH Housing Allowance, but may exempt specific types of households (e.g., seniors with fixed incomes). SMs are responsible for establishing the necessary rules, forms and procedures to meet this requirement.

## Funding

SMs must determine benefit amounts to be paid to households. Payment amounts may vary from household to household and should be based on the need of each individual household.

SMs are required to make payments directly to client households on a monthly basis to help offset the cost of rent. SMs should give consideration to the potential impacts of the housing allowance payments on clients' existing benefit programs, and work with partners to limit any negative impacts. The ministry will assist SMs where possible in negotiating best practices with partner ministries.

## Payment Process

The ministry will advance funds on a quarterly basis to SMs based on their approved PDPP, which should include the number of approved renter households being served under the program, based on approved client applications.

Payments to SMs will be made on the first day of every quarter of the fiscal year in advance for the upcoming quarter. For the fourth quarter, payments will be made on January 20<sup>th</sup> instead of the first day of the quarter to allow time for program reconciliation and any necessary adjustments to SM payments.

Funds will be transferred electronically to SMs. SMs must ensure that the ministry has their latest account information to receive these funds.

SMs, or their delivery agencies, are required to make payments directly to eligible client households on a monthly basis to help offset the cost of rent.

## Funding Adjustments

The ministry will review SMs' progress under the Housing Allowance component at the end of the third quarter of each fiscal year.

SMs that plan to commit housing allowances for 50 households or more will need to take up 90% of their planned annual allocation by December 31<sup>st</sup> of each fiscal year. SMs that plan to commit housing allowances for 49 households or less will need to take up 80% of their planned annual allocation by December 31<sup>st</sup> of each fiscal year.

SMs that do not meet these targets will have their payments adjusted in the fourth quarter, beginning January 1<sup>st</sup>, of the same fiscal year.

## **Reporting**

SMs will provide quarterly updates to their PDFFPs to the ministry, indicating their uptake and progress in the IAH Housing Allowance component.

SMs are also required to track approved client applications and any agreements that they have with third-party delivery agencies, and may be asked to submit evidence of applications and agreements.

This reporting ensures compliance with the provisions of the CMHC-Ontario Investment in Affordable Housing Program Agreement, the SM Administration Agreement, and other established program parameters.



## Appendix A – Municipal Services Offices (MSO) Contacts

### Housing Programs Branch Toronto & Aboriginal Programs Unit

777 Bay Street, 2nd Floor  
Toronto, ON, M5G 2E5  
Fax: 416-585-6588

**Contact:** Chris Ryter, Manager, Toronto & Aboriginal Programs Unit  
**Tel:** 416-585-6711

Email: [chris.ryter@ontario.ca](mailto:chris.ryter@ontario.ca)

**Serving:** Toronto

### Municipal Services Office – Central

777 Bay Street, 2nd Floor  
Toronto, ON, M5G 2E5  
General Inquiry: 416-585-6226  
Toll Free: 1-800-668-0230  
Fax: 416-585-6882

**Contact:** Ian Russell, Team Lead, Regional Housing Services  
**Tel:** 416-585-6965  
**Email:** [ian.russell@ontario.ca](mailto:ian.russell@ontario.ca)

**Serving:** Durham, Halton, Muskoka, Peel, Simcoe, York

### Municipal Services Office – Eastern

8 Estate Lane, Rockwood House  
Kingston, ON, K7M 9A8  
General Inquiry: 613-545-2100  
Toll Free: 1-800-267-9438  
Fax: 613-548-6822

**Contact:** Mila Kolokolnikova, Team Lead, Regional Housing Services  
**Tel:** 613-545-2123  
**Email:** [mila.kolokolnikova@ontario.ca](mailto:mila.kolokolnikova@ontario.ca)

**Serving:** Cornwall, Hastings, Kawartha Lakes, Kingston, Lanark, Leeds and Grenville, Lennox and Addington, Northumberland, Ottawa, Peterborough, Prescott and Russell, Renfrew

**Municipal Services Office – Western**

659 Exeter Road, 2nd Floor  
London, ON, N6E 1L3  
General Inquiry: 519-873-4020  
Toll Free: 1-800-265-4736  
Fax: 519-873-4018

**Contact:** Tony Brutto, Team Lead, Regional Housing Services  
Tel: 519-873-4032  
Email: [tony.brutto@ontario.ca](mailto:tony.brutto@ontario.ca)

**Serving:** Brantford, Bruce, Chatham-Kent, Dufferin, Grey, Hamilton, Huron, Lambton, London, Niagara, Norfolk, Oxford, St. Thomas, Stratford, Waterloo, Wellington, Windsor

**Municipal Services Office – Northeastern**

159 Cedar Street, Suite 401  
Sudbury, ON, P3E 6A5  
General Inquiry: 705-564-0120  
Toll Free: 1-800-461-1193  
Fax: 705-564-6863

**Contact:** Cindy Couillard, Team Lead, Regional Housing Services  
Tel: 705-564-6808  
Email: [cindy.couillard@ontario.ca](mailto:cindy.couillard@ontario.ca)

**Serving:** Algoma, Cochrane, Greater Sudbury, Manitoulin-Sudbury, Nipissing, Parry Sound, Sault Ste Marie, Timiskaming

**Municipal Services Office – Northwestern**

435 James Street, Suite 223  
Thunder Bay, ON, P7E 6S7  
General Inquiry: 807-475-1651  
Toll Free: 1-800-465-5027  
Fax: 807-475-1196

**Contact:** Peter Boban, Team Lead, Regional Housing Services  
Tel: 807-473-3017  
Email: [peter.boban@ontario.ca](mailto:peter.boban@ontario.ca)

**Serving:** Kenora, Rainy River, Thunder Bay

## Appendix B – Program Delivery and Fiscal Plan (PDFP)

Instructions for completing the Program Delivery and Fiscal Plan (PDFP):

- Please fill out each section completely
- The PDFP outlines each Service Manager's (SM) planned commitments and projected take-up and results for their IAH annual notional allocations for Years 2 to 4
- SMs may select which program components they will deliver from the list provided in the charts below
- PDFPs must be Council-approved and requires ministry approval
- PDFPs are required to be updated on a quarterly basis with progress to date
- PDFP quarterly updates do not require Council approval

### 1. Proposed Strategy

Briefly describe how you intend to use your IAH allocation to address the housing needs of your community. The proposed strategy should cover the following issues:

- current housing needs in your community
- how problems or issues in your local housing market will be addressed with IAH funding
- selected IAH program components: Rental Housing, Homeownership, Ontario Renovates, Rent Supplement, Housing Allowance – and reasons for their selection
- whether or not program components will be combined to offer new, expanded, or enhanced services and benefits
- expected results
- targeted client groups

The proposed strategy is intended to be a summary of the details outlined in the charts below and should be no longer than two pages.

### 2. Planned Commitments

Complete the following tables to indicate how much of your annual allocation you plan to commit to each program component in each year and each quarter of the IAH program. "Commit" is defined as the SM entering into a funding agreement with a proponent, client, or landlord. Funding agreements are specific to each program component:

- Rental – Contribution Agreement
- Homeownership – Agreement of Purchase and Sale, Confirmation of purchaser and unit eligibility

- Ontario Renovates – Project Information Form, Confirmation of Security, Letter of Agreement or Funding Agreement, as required
- Rent Supplement – Landlord Agreements, Agreements with delivery agencies if applicable
- Housing Allowance – Client Applications, Agreements with delivery agencies if applicable

### **PDFP Summary**

Enter the full amount of the IAH funding to be committed in the year in which you plan to make the commitment (i.e. to sign the appropriate funding agreement).

Enter the amount to be used as administration fees for each year. Administration fees cannot exceed 5% of your total three-year funding allocation. No administration fees are to be included for Year 1 (2011-12), as all SMs will be provided with a \$100,000 administration fee for this year.

A PDFP is not required for Year 1. However, if you received approval to bring forward funds in Year 1, please include in the IAH PDFP Summary below.

### **IAH PDFP Summary**

<b>Program Component</b>	<b>Planned Commitment - \$s</b>				<b>TOTAL</b>
	<b>Year 1 2011-12</b>	<b>Year 2 2012-13</b>	<b>Year 3 2013-14</b>	<b>Year 4 2014-15</b>	
Rental Housing					
Homeownership					
Northern Repair		N/A	N/A	N/A	
Rent Supplement					
Housing Allowance					
Ontario Renovates	N/A				
SM Administration Fees	N/A				
<b>TOTAL</b>					
<b>Total SM Allocation</b>					

## Planned Commitments by Quarter

Enter the full amount of the IAH funding to be committed in the quarter in which you plan to make the commitment (i.e. to sign the appropriate funding agreement). A quarterly plan is required for each fiscal year.

### Year 2 - 2012-13 Quarterly Plan

Program Component	Planned Commitment - \$s				TOTAL
	Quarter 1 Apr- Jun	Quarter 2 Jul- Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
Rental Housing					
Homeownership					
Rent Supplement					
Housing Allowance					
Ontario Renovates					
SM Administration Fees					
<b>TOTAL</b>					
<b>Total SM Allocation</b>					

### Year 3 - 2013-14 Quarterly Plan

Program Component	Planned Commitment - \$s				TOTAL
	Quarter 1 Apr- Jun	Quarter 2 Jul- Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
Rental Housing					
Homeownership					
Rent Supplement					
Housing Allowance					
Ontario Renovates					
SM Administration Fees					
<b>TOTAL</b>					
<b>Total SM Allocation</b>					

### Year 4 - 2014-15 Quarterly Plan

Program Component	Planned Commitment - \$s				TOTAL
	Quarter 1 Apr- Jun	Quarter 2 Jul- Sep	Quarter 3 Oct - Dec	Quarter 4 Jan - Mar	
Rental Housing					
Homeownership					
Rent Supplement					
Housing Allowance					
Ontario Renovates					
SM Administration Fees					
<b>TOTAL</b>					
<b>Total SM Allocation</b>					

For the Rent Supplement and Housing Allowance components, SMs have the option to extend funding for up to 10 years, but no later than March 31, 2023. Using the above chart as a template, please complete additional charts to enter the full amount of the IAH funding to be committed under the operating components for the additional years you will be participating.

#### 3. Projected Take-Up and Results

Complete the following tables by entering the projected take-up as a result of IAH funding for your SM area. Please complete a table for each applicable program component.

If you received approval to bring forward funds in Year 1, please include the projected take-up and results in the column for Year 1 for each applicable program component.

## Rental Housing Component

Activity	Projected Take-up/Results				TOTAL
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of rental units created					
Number of rental units created for target client group:					
• Seniors					
• Persons with disabilities					
• Victims of family violence					
• Recent immigrants					
• Aboriginal peoples					
• Working poor					
• Other: _____ (please specify)					

## Homeownership Component

Activity	Projected Take-up/Results				TOTAL
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of households assisted in purchasing new units					
Number of households assisted in purchasing resale units					
Average IAH loan amount					
Number of units for target client group(s)*: (please specify)					
• _____					
• _____					
• _____					

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrants, working poor, first-time homebuyers.

## Ontario Renovates

Activity	Projected Take-up/Results				TOTAL
	Year 1** 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of homes repaired/modified					
Number of rental units repaired/modified					
Number of units created, such as secondary suites and garden suites	N/A				
Number of units for target client group(s)*: (please specify)					
• _____					
• _____					
• _____					

\* Target client groups include, but are not limited to: seniors, Aboriginal people living off-reserve, persons with disabilities, recent immigrants, working poor

\*\*SMs who received funding approval in Year 1 under the Northern Repair component should include their projected take-up and results in the column for Year 1.

## Rent Supplement

Activity	Projected Take-up/Results				TOTAL
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of units receiving a rent supplement					
Average monthly rent supplement amount					
Number of units for target client group(s)*: (please specify)					
• _____					
• _____					
• _____					

\* Target clients include, but are not limited to: seniors, Aboriginal people, families, temporary shelter clients, mental health services clients

## Housing Allowance

Activity	Projected Take-up/Results				TOTAL
	Year 1 2011-12	Year 2 2012-13	Year 3 2013-14	Year 4 2014-15	
Number of households receiving a housing allowance					
Average monthly housing allowance amount					
Number of households in specific target client group(s)*: (please specify)					
* _____					
* _____					
* _____					

\* Target clients include, but are not limited to: seniors, Aboriginal people, families, temporary shelter clients, mental health services clients.

For the Rent Supplement and Housing Allowance components, SMs have the option to extend funding for up to 10 years, but no later than March 31, 2023. Using the above chart as a template, please insert additional columns to enter the projected take-up and results under the operating components for the additional years you will be participating.

## Appendix C – Canadian Environmental Assessment Act (CEAA)

### Pre-screening Guidelines

SMs are required to consider this checklist when recommending project proposals to the ministry for funding approval. SMs must confirm to the ministry that the proposed project complies with the CEAA, as per CMHC requirements. The answers to all the questions must be “NO” for the CEAA to be complied with.

- Does or will the proposal involve construction, expansion, modification or demolition within 30m of a water body?
- Does or will the proposal involve construction, expansion or modification with a footprint of more than 500m<sup>2</sup> on land not serviced at the time of the commitment?
- Does or will the proposal involve the likely releasing of a polluting substance into a water body?
- Does or will the proposal involve the demolition of a building where its floor area is more than 1,000m<sup>2</sup> OR where the proposal is to be carried out within 30m of another building?
- Does or will the proposal i) possibly affect the permafrost AND ii) take place on land not serviced at the time of the commitment AND iii) involve construction or expansion of a sidewalk, boardwalk, path, pedestrian ramp or access road longer than 100m?
- Does or will the proposal involve construction or expansion or modification in a national park, park reserve, national historic site or historic canal?
- Does or will the proposal involve a USE OTHER THAN:
  - residential accommodations
  - institutional accommodations
  - offices
  - common-carrier-passenger facilities and services
  - retail sales facilities
  - medical, educational, informational or recreational facilities or services
  - food services
  - parking facilities
  - non-hazardous storage
  - presenting artistic, cultural, sporting, or other community-related events

## Appendix D – Written Confirmation of Construction Start

### Confirmation of Construction Start

#### Investment in Affordable Housing Program – Rental Housing Component

This is to confirm that the \_\_\_\_\_ project in the \_\_\_\_\_ [SM name]  
has commenced construction on \_\_\_\_\_ [date].

The start of construction for this project is within 120 days of the date of the project's  
Contribution Agreement, which was signed on \_\_\_\_\_ [CA date].

I declare that the above information is true and complete.

---

Signature

Dated at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_

---

Name and Title of Service Manager/Authorized Signing officer

## Appendix E – Maximum Household Income Level, 2011\*

CMSMs	Income at 60 <sup>th</sup> Percentile
Greater Toronto Area**	\$81,000
City of Toronto	
Regional Municipality of Durham	
Regional Municipality of Halton	
Regional Municipality of Peel	
Regional Municipality of York	
City of Brantford	\$75,800
City of Cornwall	\$64,800
City of Greater Sudbury	\$74,700
City of Hamilton	\$75,000
City of Kawartha Lakes	\$68,200
City of Kingstan	\$73,500
City of London	\$73,900
City of Ottawa**	\$81,000
City of Peterborough	\$69,800
City of St. Thomas	\$75,500
City of Stratford	\$75,300
City of Windsor	\$80,300
County of Bruce	\$74,100
County of Dufferin**	\$81,000
County of Grey	\$66,200
County of Hastings	\$65,600
County of Huron	\$68,600
County of Lambton	\$76,300
County of Lanark	\$74,700
County of Lennox & Addington	\$71,500
County of Norfolk	\$75,200
County of Northumberland	\$73,500
County of Oxford	\$77,200
County of Renfrew	\$68,700
County of Simcoe**	\$81,000
County of Wellington**	\$81,000
District Municipality of Muskoka	\$70,100
Municipality of Chatham Kent	\$68,700
Regional Municipality of Waterloo**	\$81,000
Regional Municipality of Niagara	\$72,900
United Counties of Leeds & Grenville	\$73,000
United Counties of Prescott & Russell	\$80,300
Algoma DSSAB	\$60,600
Cochrane DSSAB	\$73,000
Kenora DSSAB	\$71,800
Manitoulin-Sudbury DSSAB	\$60,100
Nipissing DSSAB	\$63,200
Parry Sound DSSAB	\$62,000
Rainy River DSSAB	\$71,000
Sault Ste. Marie DSSAB	\$68,300
Thunder Bay DSSAB	\$73,900
Timiskaming DSSAB	\$60,200
ONTARIO**	\$81,000

\* Based on Statistics Canada 2006 Census, indexed to 2010, rounded to the nearest hundred.

\*\* In areas where 60<sup>th</sup> income percentile is greater than the provincial level, the provincial level 60<sup>th</sup> income percentile is used.

## Appendix F – MLS® Average Resale Price

CMSMs	Maximum House Price Limit*
Greater Toronto Area	
City of Toronto	\$486,663
Regional Municipality of Durham	\$305,089
Regional Municipality of Halton	\$514,843
Regional Municipality of Peel	\$388,640
Regional Municipality of York	\$522,096
City of Brantford	\$234,527
City of Cornwall	\$144,158
City of Greater Sudbury	\$222,974
City of Hamilton	\$328,063
City of Kawartha Lakes	\$215,753
City of Kingston	\$259,805
City of London	\$229,185
City of Ottawa	\$340,117
City of Peterborough	\$241,428
City of St. Thomas	\$229,185
City of Stratford	\$211,739
City of Windsor	\$149,462
County of Bruce	\$207,303
County of Dufferin	\$316,459
County of Grey	\$207,303
County of Hastings	\$202,702
County of Huron	\$211,739
County of Lambton	\$185,201
County of Lanark	\$340,117
County of Lennox & Addington	\$259,805
County of Norfolk	\$212,084
County of Northumberland	\$234,281
County of Oxford	\$212,782
County of Renfrew	\$208,078
County of Simcoe	\$270,622
County of Wellington	\$294,385
District Municipality of Muskoka	\$312,014
Municipality of Chatham-Kent	\$131,344
Regional Municipality of Waterloo	\$286,612
Regional Municipality of Niagara	\$215,265
United Counties of Leeds & Grenville	\$340,117
United Counties of Prescott & Russell	\$340,117
Algoma DSSAB	\$117,746
Cochrane DSSAB	\$129,137
Kenora DSSAB	\$352,636
Manitoulin-Sudbury DSSAB	\$114,545
Nipissing DSSAB	\$225,908
Parry Sound DSSAB	\$268,155
Rainy River DSSAB	\$135,835
Sault Ste. Marie DSSAB	\$128,590
Thunder Bay DSSAB	\$151,016
Timiskaming DSSAB	\$106,158

\*Average MLS® Resale Price – Q1, 2011

Source: CMHC

**Ministry of Municipal Affairs and Housing**

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